

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Karen I. Ruby
Debtor(s)

Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee
for Pretium Mortgage Acquisition Trust
Movant,

v.
Karen I. Ruby
Ronda J. Winnecour, Esq., Trustee
Respondent.

Case No. 16-21712-CMB
Chapter: 13

Related to Claim No. 4

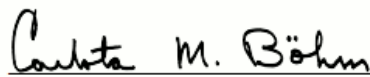
ORDER

AND NOW, this **13th day of January, 2017**, upon consideration of the ***NOTICE OF MORTGAGE PAYMENT CHANGE*** filed by ***Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust*** at Claim No. 4 in the above-captioned bankruptcy case,

It is hereby ***ORDERED*** that ***on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change*** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an ***AMENDED CHAPTER 13 PLAN***;
- (2) a ***DECLARATION*** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an ***OBJECTION*** to the ***Notice of Mortgage Payment Change*** as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Karen I. Ruby
Debtor

Case No. 16-21712-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 237

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2017.

db +Karen I. Ruby, 605 Murdoch Street, Washington, PA 15301-5247

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
Brett A. Solomon on behalf of Defendant PNC Bank N.A. bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
Christopher M. Frye on behalf of Debtor Karen I. Ruby chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com/todd@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com/cgo
ga@steidl-steinberg.com
Christopher M. Frye on behalf of Plaintiff Karen I. Ruby chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com/todd@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com/cgo
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James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society bkgroup@kmlawgroup.com
James R. Wood on behalf of Creditor City of Washington jwood@portnoffonline.com,
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TOTAL: 9